

Savings & Checking Rates \$25 minimum investment

Annual Percentage Yield is accurate as of **November 30, 2011**. Rates and other terms may change at any time without prior notice. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

Account Type	Minimum Opening Deposit	Minimum Balance to Earn APY	Limitations*	Dividend Rate	Annual Percentage Yield
*Dividends will be compounded quarterly and will be credited quarterly.					
Share Savings	\$25.00	\$100.00	Transfer & Withdrawal*	0.25%	0.25%
		\$1,000.00	Transfer & Withdrawal*	0.35%	0.35%
		\$50,000.00	Transfer & Withdrawal*	0.50%	0.50%
Christmas & Vacation Accounts		\$100.00	Transfer & Withdrawal*	0.25%	0.25%
		\$10,000.00	Transfer & Withdrawal*	0.50%	0.50%
*Dividends will be compounded daily and will be credited quarterly.					
Share Draft/Checking	\$50.00	\$500.00	-	0.25%	0.25%
Premium Checking	\$50.00	Average daily balance of \$750.00		3.00%	3.00%
IRA Savings	\$25.00	-	-	0.55%	0.55%
*Dividends will be compounded monthly and will be credited monthly.					
Money Market Savings	\$1,000.00	\$1,000.00	Call Us	0.45%	0.45%
		\$10,000.00	Call Us	0.60%	0.60%
		\$50,000.00	Call Us	0.80%	0.80%
Peak Investors	\$5,000.00	\$100.00	Transfer & Withdrawal*	0.30%	0.30%
		\$50,000.00	-	0.60%	0.60%
Moola Moola & TuitionClubs	-	\$0.00	Transfer & Withdrawal*	0.25%	0.25%
		\$10,000.00	Transfer & Withdrawal*	0.50%	0.50%
Holiday & Vacation Savings Club Accounts	-	\$100.00	Transfer & Withdrawal*	0.25%	0.25%
		\$10,000.00	Transfer & Withdrawal*	0.50%	0.50%
* For additional information regarding the above accounts, please refer to the <u>Truth-In-Savings Fee Schedule</u> .					

Share & IRA Certificate Rates \$1000 minimum investment

Annual Percentage Yield is accurate as of **December 8, 2011**. Rates and other terms may change at any time without prior notice. *\$1000.00 minimum required to open Share or IRA Certificate. After your certificate is opened, the dividend rate is fixed for the term. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

- Dividends will be compounded quarterly and will be credited quarterly.
- If you close your share account before dividends are paid, you will not receive the accrued dividends.

Terms	Dividend Rate	Annual Percentage Yield	Renewable
6 months	0.50%	0.50%	Automatic
12 months	0.65%	0.65%	Automatic
24 months	1.00%	1.00%	Automatic
36 months	1.30%	1.30%	Automatic
48 months	1.55%	1.56%	Automatic
60 months	1.80%	1.81%	Automatic
IRA - 12 months	0.65%	0.65%	Automatic
IRA - 24 months	1.00%	1.00%	Automatic
IRA - 36 months	1.30%	1.30%	Automatic
IRA - 48 months	1.55%	1.56%	Automatic
IRA - 60 months	1.80%	1.81%	Automatic
* For additional information regarding the above accounts, please refer to the <u>Truth-In-Savings Fee Schedule</u> .			